

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RAMIRO CORREA
CITLALI CORREA
Debtor(s)

Case No. 09-30459

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2009.
- 2) The plan was confirmed on 01/28/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/01/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2010, 09/26/2011, 11/14/2012.
- 5) The case was completed on 01/05/2015.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,300.00.
- 10) Amount of unsecured claims discharged without payment: \$189,154.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$64,273.61
Less amount refunded to debtor \$73.61

NET RECEIPTS: \$64,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$344.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,234.31
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,578.31

Attorney fees paid and disclosed by debtor: \$3,156.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE LLC	Unsecured	0.00	1,498.55	1,498.55	54.07	0.00
BALLY'S TOTAL FITNESS	Unsecured	10.00	NA	NA	0.00	0.00
BANK ONE	Unsecured	0.00	NA	NA	0.00	0.00
CBT ASPIRE	Unsecured	0.00	NA	NA	0.00	0.00
CBT ASPIRE	Unsecured	0.00	NA	NA	0.00	0.00
CBT ASPIRE	Unsecured	10.00	NA	NA	0.00	0.00
CBT ASPIRE	Unsecured	10.00	NA	NA	0.00	0.00
CBT ASPIRE	Unsecured	10.00	NA	NA	0.00	0.00
CHASE	Unsecured	2,387.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	7,608.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	7,400.00	NA	NA	0.00	0.00
CHI CAPITAL 2	Unsecured	868.00	NA	NA	0.00	0.00
COMED	Unsecured	725.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	50.00	4,780.79	4,780.79	172.54	0.00
D SCOTT CARRUTHERS	Unsecured	1,916.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	107.00	NA	NA	0.00	0.00
DMK & ASSOC LLC/US BANK	Unsecured	0.00	NA	NA	0.00	0.00
ELISABETH CORREA	Unsecured	7,000.00	42,270.13	42,270.13	1,525.51	0.00
FLEET CREDIT CARD	Unsecured	0.00	NA	NA	0.00	0.00
GEMB ABT TV	Unsecured	10.00	NA	NA	0.00	0.00
GEMB ABT TV	Unsecured	0.00	NA	NA	0.00	0.00
GEMB ABT TV	Unsecured	10.00	NA	NA	0.00	0.00
GEMB/DICKS SPORTING GOODS	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Secured	4,140.00	NA	NA	0.00	0.00
GMAC	Unsecured	4,140.00	8,363.15	8,363.15	301.82	0.00
HSBC/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	548.00	548.16	548.16	19.79	0.00
LIVINGSTON FINANCIAL	Unsecured	0.00	1,770.93	1,770.93	63.91	0.00
MACYS DSNB	Unsecured	0.00	NA	NA	0.00	0.00
MORTON GROVE ANIMAL	Unsecured	102.00	NA	NA	0.00	0.00
NATIONWIDE INSURANCE	Unsecured	213.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	42,367.58	42,367.58	42,367.58	0.00
OCWEN LOAN SERVICING LLC	Secured	331,370.00	329,593.43	371,931.01	0.00	0.00
OPHRY'S LLC	Unsecured	198.00	1,073.18	1,073.18	39.24	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,748.00	4,787.39	4,787.39	172.78	0.00
REAL TIME RESOLUTIONS	Unsecured	NA	92,301.81	92,301.81	3,334.50	0.00
REAL TIME RESOLUTIONS	Secured	93,000.00	92,301.81	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	0.00	35.21	35.21	1.27	0.00
US BANK NATIONAL ASSOC	Unsecured	1,646.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	2,000.00	NA	NA	0.00	0.00
WACHOVIA DEALER SERVICES	Secured	11,516.00	11,315.70	11,315.70	11,315.70	1,252.98
WACHOVIA DEALER SERVICES	Unsecured	11,516.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	0.00	NA	NA	0.00	0.00
WESTLAKE HOSPITAL	Unsecured	863.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$371,931.01	\$0.00	\$0.00
Mortgage Arrearage	\$42,367.58	\$42,367.58	\$0.00
Debt Secured by Vehicle	\$11,315.70	\$11,315.70	\$1,252.98
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$425,614.29	\$53,683.28	\$1,252.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$157,429.30	\$5,685.43	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,578.31</u>
Disbursements to Creditors	<u>\$60,621.69</u>
TOTAL DISBURSEMENTS :	<u>\$64,200.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/08/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.